

<b>Information to identify the case:</b>	
Debtor 1	Joseph Tattegrain First Name   Middle Name   Last Name
Debtor 2 (Spouse, if filing)	Cindy Cyriaque First Name   Middle Name   Last Name
United States Bankruptcy Court   District of New Jersey	
Case number: <b>16-29011-MBK</b>	

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph Tattegrain

Cindy Cyriaque

3/21/24

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Joseph Tattegrain  
Cindy Cyriaque  
Debtors

Case No. 16-29011-MBK  
Chapter 13

District/off: 0312-3  
Date Rcvd: Mar 21, 2024

User: admin  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 23, 2024:**

Recip ID	Recipient Name and Address
db/jdb	+ Joseph Tattegrain, Cindy Cyriaque, 117 Madie Avenue, Spotswood, NJ 08884-1111
cr	+ Select Portfolio Servicing, Inc. as servicer for W, P. O. Box 9013, Addison, TX 75001-9013
cr	+ Select Portfolio Servicing, Inc., as servicer for, P. O. Box 9013, Addison, TX 75001-9013
sp	+ Tobin Kessler Greenstein Caruso, Esq., 136 Central Avenue, Clark, NJ 07066-1142
516430356	+ Fedloan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
516638564	U. S. Department of Education, c/o FedLoan Servicing, P. O. Box 69184, Harrisburg, PA 17106-9184

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 21 2024 21:12:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Mar 21 2024 21:12:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	^ MEBN	Mar 21 2024 21:02:13	Specialized Loan Servicing, LLC, c/o Stewart Legal Group, P.L., P.O. Box 340514, Tampa, FL 33694-0514
516460652	+ EDI: PHINAMERI.COM	Mar 22 2024 00:52:00	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
516430351	+ EDI: WFFC	Mar 22 2024 00:52:00	America's Servicing Company, Return Mail Operations, PO Box 10368, Des Moines, IA 50306-0368
516487044	+ EDI: WFFC2	Mar 22 2024 00:52:00	America's Servicing Company, Default Document Processing, MAC#N9286-01&, 1000 Blue Gentian Road, Eagan, MN 55121-1663
516430353	+ EDI: CAPONEAUTO.COM	Mar 22 2024 00:53:00	Capital One Auto Finance, 7933 Preston Road, Plano, TX 75024-2302
516430352	+ EDI: CAPONEAUTO.COM	Mar 22 2024 00:53:00	Capital One Auto Finance, Attn: Bankruptcy Dept, Po Box 30258, Salt Lake City, UT 84130-0258
516445067	+ EDI: AISACG.COM	Mar 22 2024 00:52:00	Capital One Auto Finance c/o AIS Portfolio Service, d/b/a/ Ascension Capital Group, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
516507213	+ EDI: AISACG.COM	Mar 22 2024 00:52:00	Capital One Auto Finance, c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347
516430355	+ EDI: DISCOVER	Mar 22 2024 00:52:00	Discover Financial, Po Box 3025, New Albany,

District/off: 0312-3

User: admin

Page 2 of 4

Date Rcvd: Mar 21, 2024

Form ID: 3180W

Total Noticed: 37

516615457	Email/Text: ECMCBKNotices@ecmc.org	Mar 21 2024 21:12:00	OH 43054-3025 Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
516633272	Email/Text: BNCnotices@dcmservices.com	Mar 21 2024 21:11:00	Emergency Physicians Associates North Jersey, PC, PO Box 1123, Minneapolis MN 55440-1123
516430357	EDI: IRS.COM	Mar 22 2024 00:52:00	Internal Revenue Service, Department of the Treasury, PO Box 21126, Philadelphia, PA 19114
516430354	EDI: JPMORGANCHASE	Mar 22 2024 00:52:00	Chase Mtg, Po Box 24696, Columbus, OH 43224
516430358	+ EDI: NAVIENTFKASMSERV.COM	Mar 22 2024 00:52:00	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barre, PA 18773-9500
517707257	Email/Text: nys.dtf.bncnotice@tax.ny.gov	Mar 21 2024 21:13:00	New York State Dept. of Taxation and Finance, Bankruptcy Section, POB 5300, Albany, NY 12205-0300
516430359	+ Email/Text: bankruptcy@rubinrothman.com	Mar 21 2024 21:10:00	Rubin & Rothman, 1787 Veterans Highway, Islandia, NY 11749-1500
516430360	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Mar 21 2024 21:10:00	State of New Jersey, Department of the Treasury, Division of Taxation-Bankruptcy Depart, PO Box 245, Trenton, NJ 08646-0245
517947965	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Mar 21 2024 21:11:00	Specialized Loan Servicing LLC, 6200 S Quebec St, Greenwood Village, CO 80111-4720
517947966	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Mar 21 2024 21:11:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
516642796	+ Email/Text: bncmail@w-legal.com	Mar 21 2024 21:12:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516430361	+ EDI: WTRRNBNK.COM	Mar 22 2024 00:52:00	Target, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
516430362	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Mar 21 2024 21:11:00	Toyota Motor Credit Corporation, PO Box 5855, Carol Stream, IL 60197-5855
519332922	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Mar 21 2024 21:11:00	U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
516484827	+ EDI: WFFC2	Mar 22 2024 00:52:00	U.S. Bank National Association, as Trustee, c/o America's Servicing Company, Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-1663
516504511	Email/Text: electronicbkydocs@nelnet.net	Mar 21 2024 21:12:00	US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON WI 53708-8973
519838262	+ Email/Text: EBN@edfinancial.com	Mar 21 2024 21:11:00	US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
516430363	+ Email/Text: electronicbkydocs@nelnet.net	Mar 21 2024 21:12:00	Us Dept of Ed/Great Lakes Educational Lo, 2401 International, Madison, WI 53704-3121
516430364	+ EDI: WFFC2	Mar 22 2024 00:52:00	Wells Fargo Home Mtg (dba) Americas Serv, 1000 Blue Gentian Rd. #300, Mac #X7801-02k, Eagan, MN 55121-1786
516646851	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Mar 21 2024 21:13:00	Wilmington Trust, N.A. Trustee (See 410), c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, Utah 84165-0250

TOTAL: 31

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Select Portfolio Servicing, Inc. as servicer for W, P. O. Box 9013, Addison, TX 75001-9013

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 23, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 21, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Andrew M. Lubin	on behalf of Creditor U.S. Bank National Association as Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSFB Mortgage-Backed Pass-Through Certificates, Series 2005-10 nj-ecfmail@mwc-law.com, alubin@milsteadlaw.com
Andrew M. Lubin	on behalf of Creditor Wells Fargo Bank N.A. nj-ecfmail@mwc-law.com, alubin@milsteadlaw.com
Chandra M. Arkema	on behalf of Creditor U.S. Bank National Association as Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSFB Mortgage-Backed Pass-Through Certificates, Series 2005-10 carkema@squirelaw.com
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association as Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSFB Mortgage-Backed Pass-Through Certificates, Series 2005-10 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Elizabeth L. Wassall	on behalf of Creditor U.S. Bank National Association as Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSFB Mortgage-Backed Pass-Through Certificates, Series 2005-10 ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Francesca Ann Arcure	on behalf of Creditor Select Portfolio Servicing Inc., as servicer for Wilmington Trust, National Association, as successor Trustee to Citibank, N.A., as Trustee for SACO I Trust 2005-10, Mortgage Backed Certificates, Seri farcure@hillwallack.com, NJ_ECF_Notices@McCalla.com
Francesca Ann Arcure	on behalf of Creditor Select Portfolio Servicing Inc. as servicer for Wilmington Trust, National Association, As Successor Trustee to Citibank, N.A., As Trustee for SACO I Trust 2005-10, Mortgage Backed Certificates, Seri farcure@hillwallack.com, NJ_ECF_Notices@McCalla.com
Francesca Ann Arcure	on behalf of Creditor Select Portfolio Servicing Inc. as servicer for Wilmington Trust, National Association, as Successor Trustee to Citibank, N.A., As Trustee for SACO I Trust 2005-10, Mortgage Backed Certificates, Seri farcure@hillwallack.com, NJ_ECF_Notices@McCalla.com
Gavin Stewart	

District/off: 0312-3

User: admin

Page 4 of 4

Date Rcvd: Mar 21, 2024

Form ID: 3180W

Total Noticed: 37

on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com

Jacqueline Rita Rocci, I

on behalf of Debtor Joseph Tattegrain jacqueline@rocciesquire.com rocci.jacqueliner.b118579@notify.bestcase.com

Jacqueline Rita Rocci, I

on behalf of Joint Debtor Cindy Cyriaque jacqueline@rocciesquire.com rocci.jacqueliner.b118579@notify.bestcase.com

Jason Brett Schwartz

on behalf of Creditor Capital One Auto Finance bkecf@friedmanvartolo.com bankruptcy@friedmanvartolo.com

Kevin Gordon McDonald

on behalf of Creditor Credit Suisse First Boston Mortgage Securities Corp. CSFB Mortgage-Backed Pass-Through Certificates, Et Al... kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com

**TOTAL: 15**